

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
James William Surgeoner  
DebtorCase No. 13-10040-ref  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 26

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db +James William Surgeoner, 2520 Garfield Ave., West Lawn, PA 19609-1806  
smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
12960463 +Bluestone Investments, Inc., c/o Amato and Lessa, P.C., 107 North Commerce Way,  
Bethlehem, PA 18017-8913  
13208585 +Case, DiGiamberardino & Lutz, P.C., 845 North Park Road, Suite 101,  
Wyomissing, PA 19610-1342  
12940828 +FEDERAL LOAN SERVICING/PHEAA, PO BOX 69184, HARRISBURG, PA 17106-9184  
13038906 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
13657018 +George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, PC,  
1100 Berkshire Blvd., Suite 301, Wyomissing, PA 19610-1292

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:43

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:09 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13169735 EDI: AIS.COM Sep 29 2018 06:53:00 245 Holdings, LLC, by American InfoSource LP as agent,  
PO Box 269093, Oklahoma City, OK 73126-9093  
12955260 EDI: AIS.COM Sep 29 2018 06:53:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
12945267 EDI: DISCOVER.COM Sep 29 2018 06:53:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13743229 EDI: IRS.COM Sep 29 2018 06:53:00 Internal Revenue Service,  
Centralized Insolvency Operation, P.O. Box 21126, Philadelphia, PA 19114-0326  
13016943 EDI: JEFFERSONCAP.COM Sep 29 2018 06:53:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
13073972 EDI: RESURGENT.COM Sep 29 2018 06:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Soaring Capital, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13073962 EDI: RESURGENT.COM Sep 29 2018 06:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of HSBC Private Label, Acquisition Corporation (USA), Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13008268 E-mail/Text: camanagement@mtb.com Sep 29 2018 03:05:12 M&T Bank, 1100 Wehrle Drive,  
Williamsville, NY 14221  
13072444 EDI: PRA.COM Sep 29 2018 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13063491 EDI: RECOVERYCORP.COM Sep 29 2018 06:53:00 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
12948582 EDI: WFFC.COM Sep 29 2018 06:53:00 Wells Fargo Bank NA, PO Box 10438,  
Des Moines IA 50306-0438  
13073227 +EDI: WFFC.COM Sep 29 2018 06:53:00 Wells Fargo Bank, N.A.,  
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
Fort Mill, SC 29715-7203  
13903240 EDI: WFFC.COM Sep 29 2018 06:53:00 Wells Fargo Bank, N.A., Default Document Processing,  
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13076305 ##+Susquehanna Bank, P.O. Box 639, Maugansville MD 21767-0639

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2018 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor James William Surgeoner glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
JOHN A. DIGIAMBERARDINO on behalf of Debtor James William Surgeoner jad@cdllawoffice.com,  
dmk@cdllawoffice.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MATTEO SAMUEL WEINER on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A., et al paeb@fedphe.com  
TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleChl3.com, ECF\_FRPA@Trusteel3.com

TOTAL: 13

**Information to identify the case:**

Debtor 1	<u>James William Surgeoner</u>	Social Security number or ITIN	<b>xxx-xx-1148</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>13-10040-ref</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James William Surgeoner

9/27/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**